

United States Bankruptcy Court

Northern District of Texas

Case No. 05-94254-dml7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kathy Stuart Westfall
1240 Courtney Lane
Lewisville, TX 75077

Social Security No.:

xxx-xx-7040

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/12/06

D. Michael Lynn
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case and may apply to cases filed on or after October 17, 2005 are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

Prepared Certificate of Service Page 3 of 3

CERTIFICATE OF SERVICE

District/off: 0539-4
Case: 05-94254

User: admin
Form ID: b18

Page 1 of 1
Total Served: 22

Date Rcvd: Apr 13, 2006

The following entities were served by first class mail on Apr 15, 2006.

db +Kathy Stuart Westfall, 1240 Courtney Lane, Lewisville, TX 75077-2564
9744764 American Airlines Credit Union, PO Box 619001, MD 2100, DFW, TX 75261-9001
9744768 Bank of America, PO Box 650260, Dallas, TX 75265-0260
9744775 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
9744777 +Cingular Wireless, PO Box 740933, Dallas, TX 75374-0933
9744778 Citibank, PO Box 6408, The Lakes, NV 88901-6408
9744779 +FHA-HUD, 801 Cherry St, Suite 2500, Fort Worth, TX 76102-6803
9744780 +Flagstar, 5151 Corporate Dr, Troy, MI 48098-2639
9744783 +Jaffe & Asher, 600 Third Ave, New York, NY 10016-1901
9744785 +MBNA, PO Box 15021, Wilmington, DE 19850-5021
9744786 Nissan Motor Acceptance Corp., PO Box 650680, Dallas, TX 75265-0680
9744787 +Phillips & Cohen Associates, 695 Rancocas Road, Westampton, NJ 08060-5626
9744788 +U.S. Attorney Northern Dist. of Texas, Office of U.S. Attorney, 801 Cherry Street, Suite 1700, Fort Worth, TX 76102-6817
9744790 +US Attorney General, US Dept. of Justice Rm 4400, 10th & Constitution Ave. NW, Washington, DC 20530-0001
9744789 +United Collection Bureau, 5620 Southwick Blvd., Ste.206, Toledo, OH 43614-1501
9744792 +Veterans Administration, 1400 N Valley Mills Dr., Waco, TX 76799-0002

The following entities were served by electronic transmission on Apr 14, 2006 and receipt of the transmission was confirmed on:

9744766 +EDI: AMEREXPR.COM Apr 14 2006 01:57:00 American Express, PO Box 650448, Dallas, TX 75265-0448
9744768 EDI: BANKAMER2.COM Apr 14 2006 01:57:00 Bank of America, PO Box 650260, Dallas, TX 75265-0260
9744773 EDI: CAPITALONE.COM Apr 14 2006 01:57:00 Capital One, PO Box 85015, Richmond, VA 23285-5015
9744778 EDI: CITICORP.COM Apr 14 2006 01:57:00 Citibank, PO Box 6408, The Lakes, NV 88901-6408
9744782 +EDI: IRS.COM Apr 14 2006 01:56:00 Internal Revenue Service, 1100 Commerce Rm 9A20 5024 DAL, Dallas TX 75242-1027
9744781 EDI: IRS.COM Apr 14 2006 01:56:00 Internal Revenue Service, PO Box 660169, Dallas, TX 75266-0169
9744784 +EDI: CBSKOHLS.COM Apr 14 2006 01:57:00 Kohls, PO Box 3120, Milwaukee, WI 53201-3120
9744791 EDI: AFNIVZWIRE.COM Apr 14 2006 01:56:00 Verizon, PO Box 163250, Columbus, OH 43216-3250
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2006

Signature:

